

### Form `clsnodsc` – `ntcclsnodis`

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
401 Market Street  
Camden, NJ 08102

Case No.: 17-20908-ABA  
Chapter: 13  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Carl D. Crace  
aka Carl D. Crace Sr., aka Carl A. Crace  
1785 Corkery Lane  
Williamstown, NJ 08094

Linda L. Crace  
aka Linda Lee Defeo, aka Linda A. Defeo,  
aka Linda Defeo Atkinson  
1785 Corkery Lane  
Williamstown, NJ 08094

Social Security No.:  
xxx-xx-6127 xxx-xx-9650

Employer's Tax I.D. No.:

## **NOTICE OF DEFICIENCY CONCERNING DISCHARGE**

You are hereby notified that the above-named case will be closed without entry of discharge on or after June 22, 2022 for the reason(s) indicated below.

- Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
  - Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
  - Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
  - Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: May 23, 2022  
JAN:

Jeanne Naughton  
Clerk

In re:  
Carl D. Crace  
Linda L. Crace  
Debtors

Case No. 17-20908-ABA  
Chapter 13

District/off: 0312-1  
Date Rcvd: May 23, 2022

User: admin  
Form ID: clsnodsc

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Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 25, 2022:**

**Recip ID**                   **Recipient Name and Address**  
db/jdb                   + Carl D. Crace, Linda L. Crace, 1785 Corkery Lane, Williamstown, NJ 08094-4060

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: usanj.njbankr@usdoj.gov	May 23 2022 20:33:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 23 2022 20:33:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 2

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 25, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2022 at the address(es) listed below:

<b>Name</b>	<b>Email Address</b>
Denise E. Carlon	on behalf of Creditor Harley-Davidson Credit Corp dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

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Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

John R. Morton, Jr.

on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraigecf@gmail.com

John R. Morton, Jr.

on behalf of Creditor Flagship Credit Acceptance ecfmail@mortoncraig.com mortoncraigecf@gmail.com

Kevin Gordon McDonald

on behalf of Creditor Harley-Davidson Credit Corp kmcdonald@blankrome.com bkgroup@kmllawgroup.com

S. Daniel Hutchison

on behalf of Debtor Carl D. Crace sdhteamlaw@outlook.com  
backupcourt@outlook.com;sdhlpwpara1@outlook.com;hutchisonsr39026@notify.bestcase.com

S. Daniel Hutchison

on behalf of Joint Debtor Linda L. Crace sdhteamlaw@outlook.com  
backupcourt@outlook.com;sdhlpwpara1@outlook.com;hutchisonsr39026@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9